

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
RICHMOND DIVISION

In re: Julie Ann Wilson

)  
)

Case No: 10-36927

Chapter 13

**OBJECTION TO CONFIRMATION**

**COMES NOW**, Carl M. Bates, Chapter 13 Trustee, and moves this Court to deny confirmation of the Chapter 13 Plan filed on October 06, 2010, for the cause as follows:

1. The Debtors filed this Chapter 13 Petition on October 05, 2010 under 11 U.S.C. Chapter 13, now pending in the United States Bankruptcy Court, Eastern District of Virginia, Richmond Division.
2. This Objection is filed pursuant to 11 U.S.C. Section 1325 (b) (1) (B), and the Federal Rules of Bankruptcy Procedure 3015, and Local Bankruptcy Rules 3015-D.
3. The above filed Chapter 13 Plan fails to provide that all of the debtor's projected disposable income be committed to the plan. Official Form 22C needs to be properly completed in order to determine what income is available for the unsecured creditors. Specifically, line 47 a. contains a deduction for a mortgage payment for a home the debtor proposes to surrender.

WHEREFORE, for the reasons stated herein, the Chapter 13 Trustee respectfully moves the Court to deny confirmation of the Debtors' proposed Chapter 13 Plan as filed with the Court, and for such further and other relief as in the premises may seem just.

Date: January 3, 2011

/s/Carl M. Bates

Carl M. Bates

Chapter 13 Trustee

Carl M. Bates  
Chapter 13 Trustee  
P.O. Box 1819  
Richmond, VA 23218-1819  
(804) 237-6800  
VSBN 27815

**Certificate of Service**

I hereby certify that on January 3, 2011, I have mailed or hand-delivered a true copy of the foregoing Objection to Confirmation to the debtor(s), Julie Ann Wilson, P.O. Box 498, Midlothian, VA 23113 and electronically sent to debtor's attorney, Deanna H. Hathaway, Esquire, ecf@bolemanlaw.com.

/s/Carl M. Bates

Carl M. Bates

Chapter 13 Trustee

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Chapter 13 Trustee  
P.O. Box 1819  
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UNITED STATES BANKRUPTCY COURT  
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In re: Julie Ann Wilson ) Case No: 10-36927  
) Chapter 13

Debtor Address P.O. Box 498  
Midlothian, VA 23113

Last four digits of Social Security No(s).: 5668

**NOTICE OF OBJECTION TO CONFIRMATION**

Carl M. Bates, Chapter 13 Trustee, has filed papers with the Court objecting to confirmation of your Chapter 13 Plan, which was filed in this case.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one).**

If you do not want the Court to grant the relief sought in the Objection, or if you want the Court to consider your views on the Objection, then on or before seven (7) days before the date of the hearing, you or your attorney must:

  X   File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for hearing (or response) to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

Clerk of Court  
United States Bankruptcy Court  
701 East Broad Street, Suite 4000  
Richmond, VA 23219

You must also mail a copy to:

Carl M. Bates  
Chapter 13 Trustee  
P.O. Box 1819  
Richmond, VA 23218

Carl M. Bates  
Chapter 13 Trustee  
P.O. Box 1819  
Richmond, VA 23218-1819  
(804) 237-6800  
VSBN 27815

\_\_\_\_\_ Attend a hearing to be scheduled at a later date. You will receive separate notice of hearing. **If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.**

  X   Attend the hearing on the objection scheduled to be held on **January 12, 2011** at **11:00 am** at United States Bankruptcy Court, **701 East Broad Street, Richmond, VA 23219, Room 5100.**

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the objection and may enter an order granting that relief.

Date: January 3, 2011

/s/Carl M. Bates  
Carl M. Bates  
Chapter 13 Trustee  
P.O. Box 1819  
Richmond, VA 23218  
(804) 237-6800  
VSBN 27815

**Certificate of Service**

I hereby certify that on January 3, 2011, I have mailed or hand-delivered a true copy of the foregoing Notice of Objection to Confirmation to the debtor(s), Julie Ann Wilson, P.O. Box 498, Midlothian, VA 23113 and electronically sent to debtor's attorney, Deanna H. Hathaway, Esquire, ecf@bolemanlaw.com.

/s/Carl M. Bates  
Carl M. Bates  
Chapter 13 Trustee

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